

Certificate Number: 00252-OKW-DE-008925518

Bankruptcy Case Number: 09-16011

CERTIFICATE OF DEBTOR EDUCATION

I certify that on November 6, 2009, at 9:53 o'clock AM EST.

Lillie Calloway completed a course on personal financial
management given by internet and telephone by

Institute for Financial Literacy, Inc.

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Oklahoma.

Date: November 6, 2009

By /s/Ian Graham

Name Ian Graham

Title Credit Counselor